

Ex. '8'



Case 09-29123-mkn Doc 1334-8 Entered 04/23/21 12:43:35 Page 2 of 36

Mortgage Servicing

P.O. Box 7050, Troy, MI 48007-7050

Send

January 8th, 2019

Melani Schulte
9811 w. charleston blvd
Ste 2-351
Las Vegas, NV 89117

Insured Name: Melani Schulte
Loan Number: 0568476861
Property/Collateral: 1392 ECHO FALLS AVE,
LAS VEGAS, NV 89123

Dear Melani Schulte,

We recently changed the billing frequency of your lender placed policy's premium from monthly to annually. If you have your own coverage, please have your insurance agent forward a copy of the policy to our office as soon as possible. The policy may be faxed to (248) 878-2370 or mailed to:

Shellpoint Mortgage Servicing
ISAOA/ATIMA
P.O. Box 7050
Troy, MI 48007-7050

You may also use our Express Insurance website www.ExpressInsuranceInfo.com/2919836 for your convenience.

Sincerely,

Shellpoint Mortgage Servicing
Insurance Division

Fax: (248) 878-2370
Website: www.ExpressInsuranceInfo.com/2919836

If your obligation for this account was previously discharged in a bankruptcy proceeding, and if the obligation was not reaffirmed, this letter is being sent for informational purposes only. We are not attempting to collect, recover, or offset the discharge debt as your personal liability.

Melani Schulte

9811 West Charleston Blvd. #2-351

Las Vegas, NV 89117

January 14, 2019

SHELLPOINT
PO BOX 7050
TROY, MI 48007

PROPERTY: 1392 ECHO FALLS AVE, LAS VEGAS, NV 89123
LOAN #: 0568476861

This property's insurance was renewed with coverage from August 14, 2018 through August 14, 2019. There is no need for you to add Forced Placed Insurance. Please remove the unnecessary coverage and remove any charges associated with such coverage from my account.

Best regards,

Melani Schulte

Send Result Report

Case 09-291231mkh Doc 0884-8

Entered 04/23/21 12:43:35

Page 4 of 36



MFP

TASKalfa 520i

Firmware Version 2KS_2F00.009.006 2012.02.15

01/14/2019 18:05
[2KS_1000.006.001] [2KS_1100.001.002] [2KS_7000.009.004]

Job No.: 023891

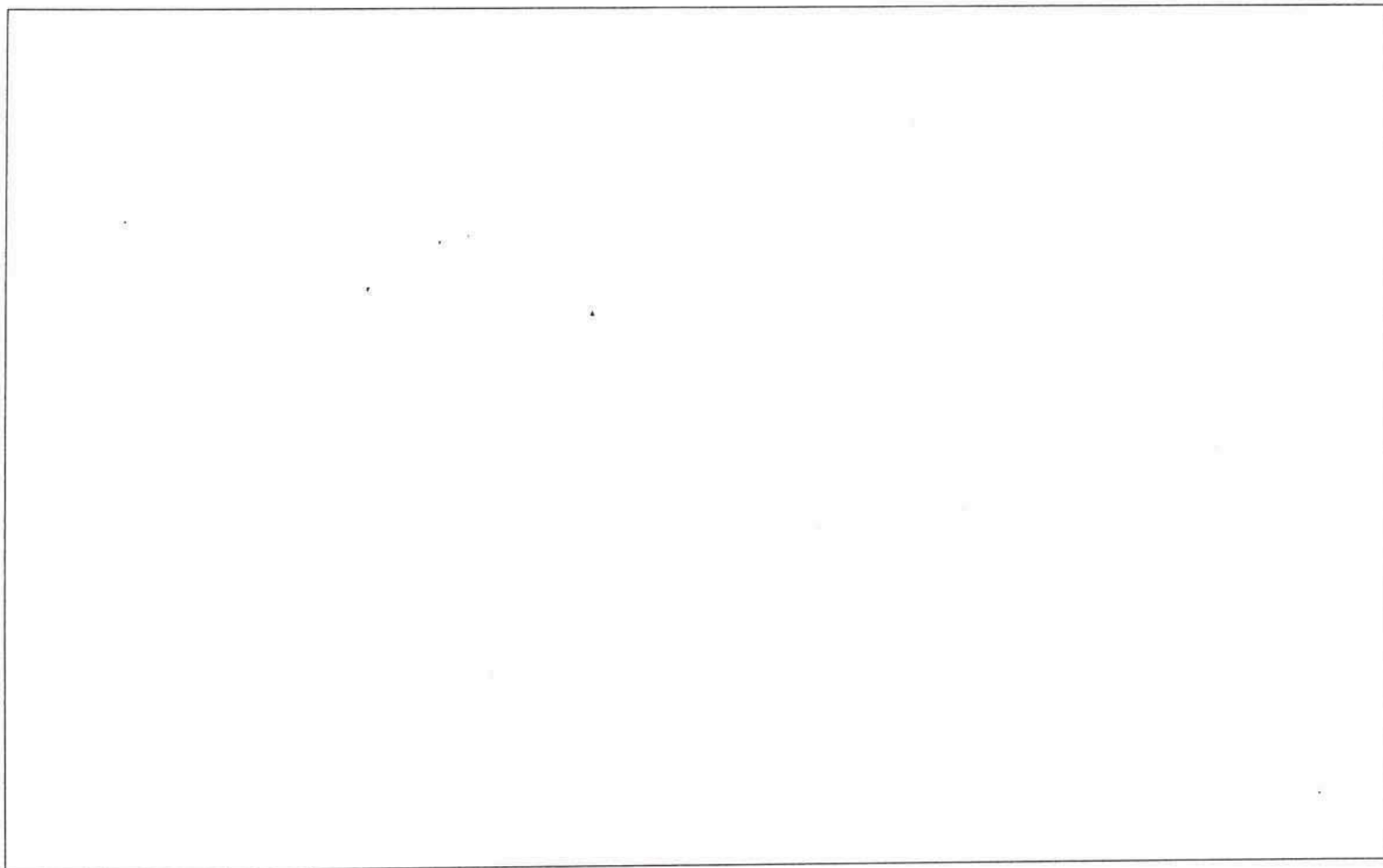
Total Time: 0°00'39"

Page: 005

Complete

Document:

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No.	Date and Time	Destination	Times	Type	Result	Resolution/ECM
001	01/14/19 18:04	12488782370	0°00'39"	FAX	OK	200x100 Normal/On

ECHO

January 17, 2019

Melani Schulte
9811 w. charleston blvd
Ste 2-351
Las Vegas, NV 89117

Subject: **Regarding hazard insurance information for:**
Property Address: 1392 ECHO FALLS AVE
LAS VEGAS, NV 89123 0000
Loan Number: 0568476861



Dear Melani Schulte :

Thank you for submitting an acceptable policy for the referenced property. The policy you have submitted will replace the previous insurance information we have on record.

If your policy did not provide for continuous coverage, you may owe a premium for the period of time the lender-placed coverage was in effect. If you are due any unearned premium it will be credited back to your escrow and/or principal balance.

To ensure that we are notified annually, please contact your agent/company and verify the mortgagee clause reads as follows:

Shellpoint Mortgage Servicing
ISAOA / ATIMA
PO Box 7050
Troy, MI 48007-7050

We do apologize for any inconvenience you may have experienced.

Sincerely,

Shellpoint Mortgage Servicing
Insurance Department

Phone: (877) 491-7277
Fax: (248) 878-2370
Email: insdocs@shellpointmtg.com

CANCEL

TTY Service is available by contacting 711

v.01/01/2017



**Mortgage Servicing**

DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS
P.O. Box 619063 • Dallas, TX 75261-9063

4-811-05596-0000466-001-1-000-010-000-000



MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS NV 89117-7528



Statement Date: 01/18/2019

Account Number	0568476861
Payment Date	02/01/2019
Payment Amount	\$57,642.40

Phone: 866-316-4706
Website: www.shellpointmtg.com

Explanation of Payment Amount

Principal	\$234.45
Interest	\$474.15
Escrow (Taxes and Insurance)	\$160.57
Regular Monthly Payment	\$869.17
Total Fees and Charges	\$580.95
Past Unpaid Payment	\$56,192.28
Total Payment Amount	\$57,642.40

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$175.97	\$175.97
Interest	\$532.63	\$532.63
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$0.00
Total	\$708.60	\$708.60

Account Information

Outstanding Principal	\$127,654.31
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

Important Messages

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

Additional Messages

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at www.shellpointmtg.com or request a copy to be mailed to you by calling us at 866-316-4706.

Repayment options may be available to you. Call **866-316-4706** to discuss payment arrangements. Failure to act on this matter may result in us exercising our legal rights as permitted by the contract and applicable state laws.

For information about your payments, total amount due, and any additional payment history, see reverse side.

****Account History******Recent Account History**

- o Payment due 08/01/18: unpaid balance of \$52,427.38
- o Payment due 09/01/18: unpaid balance of \$869.17
- o Payment due 10/01/18: unpaid balance of \$869.17
- o Payment due 11/01/18: unpaid balance of \$869.17
- o Payment due 12/01/18: unpaid balance of \$869.17
- o Payment due 01/01/19: unpaid balance of \$869.17
- o Payment due 02/01/19: current payment due

o **Total: \$57,642.40 unpaid amount that, if paid, would bring your loan current.**

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Detach and return with payment.

**Shellpoint**

Mortgage Servicing
Loan Number: 0568476861
MELANI SCHULTE

Property Address:
1392 ECHO FALLS AVE
LAS VEGAS NV 89123

SHELLPOINT MORTGAGE SERVICING
PO BOX 740039
CINCINNATI OH 45274-0039

**Payment Amount**

Payment Date	02/01/2019
Payment Amount	\$57,642.40

Please write clearly inside space provided

Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
Total Amount Enclosed	\$
(Please do not send cash)	

01000510617200002607510008691700086917056847686120201190216195

Transaction Activity (12/18/2018 - 01/17/2019)			
Date	Description	Charges	Payments
12/21/2018	FC Costs Disbursement	\$533.75	\$0.00
12/21/2018	Certified Mail Cost Disbursement	\$7.20	\$0.00
12/21/2018	Recording Cost Disbursement	\$40.00	\$0.00
01/14/2019	Regular Payment - (Due 5/1/2013)	\$0.00	\$708.60

Important Notice: NewRez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is not an attempt to collect a debt due to your bankruptcy filing. NewRez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us at the following address:

Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603

Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan Español al número 866-316-4706.

If you prefer to receive communication in a language other than English, please contact us at 866-316-4706 to speak with a translator in your preferred language about the servicing of your loan or a document you received.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

Address, Phone, and Name Changes

Type of change (check all that apply)

☐ Address ☐ Phone ☐ Name** ☐ Email Address

****Please remember:**
Name changes require a signature and a copy of a legal document noting the new name. Examples of legal documents are marriage licenses and divorce decrees.

Your Account # _____ Social Security Number: _____

Old Borrower Name: _____ New Borrower Name: _____

Old Co-Borrower Name: _____ New Co-Borrower Name: _____

Borrower Signature: _____ Co-Borrower Signature: _____

New Mailing Address: _____

New Phone Number: Day (____) ____-____ Evening (____) ____-____ Email Address _____

Understanding Your Monthly Mortgage Statement

The 2016 Mortgage Servicing Rule requires mortgage servicers to send modified periodic statements to consumers who have filed for bankruptcy. These rules go into effect in April 2018.



You will start to receive periodic mortgage statements from us. Borrowers in an active or discharged bankruptcy previously did not receive statements, unless requested, because it may be considered a violation of the bankruptcy stay.

The statement will provide you information tailored to the chapter of bankruptcy and/or status of the bankruptcy. It may include payment information, due dates, and/or important messages about the servicing of your loan. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If your bankruptcy requires you to send your regular monthly payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.

If you do not wish to receive periodic billing statements, you may request in writing that we cease sending periodic statements.

Bankruptcy Chapters 7, 11, & 15

Payment Amount \$154.75

Payment Amount - This box shows the total amount due to bring your loan current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

Escrow (Taxes and Insurance) \$0.00
Regular Monthly Payment \$154.75

Regular Monthly Payment - This box shows the amount of your regular monthly payment. It does not reflect any past due amounts. This amount would be the amount due if no regular monthly payments were past due.

Past Unpaid Amount \$0.00
Total Payment Amount \$154.75

Total Payment Amount - This box shows the total amount due to bring your loan current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

Bankruptcy Chapters 12 & 13

Payment Amount \$179.96

Payment Amount - This box shows the total amount due to bring your loan post-petition current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges. If your bankruptcy plan requires you to pay the Trustee the post-petition amount each month, this is the amount that the Trustee owes to bring the account current for post-petition payments.

Escrow (Taxes and Insurance) \$0.00
Regular Monthly Payment \$179.96
Total Fees and Charges \$0.00

Regular Monthly Payment - This box shows the amount of your regular monthly payment. It does not reflect any past due amounts. This amount would be the amount due if no regular monthly payments were past due.

Past Unpaid Amount \$0.00
Total Payment Amount \$179.96

Total Payment Amount - This box shows the total amount due to bring your loan post-petition current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

Current Balance \$3,333.33

Current Balance - This box shows the amount remaining toward all debt that was past due when you filed for bankruptcy. It may also include other allowed amounts on your mortgage loan. The Trustee is sending us the payments shown here. These are separate from your regular monthly payment.



Mortgage Servicing

DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS
P.O. Box 619063 • Dallas, TX 75261-9063

2-811-05920-0000488-001-1-000-010-000-000



MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS NV 89117-7528

RECEIVED

FEB 23 2019

BY:

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

Important Messages

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

Additional Messages

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at www.shellpointmtg.com or request a copy to be mailed to you by calling us at 866-316-4706.

Repayment options may be available to you. Call 866-316-4706 to discuss payment arrangements. Failure to act on this matter may result in us exercising our legal rights as permitted by the contract and applicable state laws.

For information about your payments, total amount due, and any additional payment history, see reverse side.

MORTGAGE STATEMENT

Statement Date: 02/16/2019

Account Number 0568476861
Payment Date 03/01/2019
Payment Amount \$57,781.22

Phone: 866-316-4706
Website: www.shellpointmtg.com

Explanation of Payment Amount

Principal	\$235.43
Interest	\$473.17
Escrow (Taxes and Insurance)	\$125.82
Regular Monthly Payment	\$834.42
Total Fees and Charges	\$13.00
Past Unpaid Payment	\$56,933.80
Total Payment Amount	\$57,781.22

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$176.71	\$352.68
Interest	\$531.89	\$1,064.52
Escrow	\$1,313.36	\$1,313.36
Fees/Late Charges	\$0.00	\$0.00
Total	\$2,021.96	\$2,730.56

Account Information

Outstanding Principal	\$127,477.60
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

Account History

Recent Account History

- o Payment due 09/01/18: unpaid balance of \$52,600.95
- o Payment due 10/01/18: unpaid balance of \$869.17
- o Payment due 11/01/18: unpaid balance of \$869.17
- o Payment due 12/01/18: unpaid balance of \$869.17
- o Payment due 01/01/19: unpaid balance of \$869.17
- o Payment due 02/01/19: unpaid balance of \$869.17
- o Payment due 03/01/19: current payment due
- o Total: \$57,781.22 unpaid amount that, if paid, would bring your loan current.

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Detach and return with payment.



Mortgage Servicing
Loan Number: 0568476861
MELANI SCHULTE

Property Address:
1392 ECHO FALLS AVE
LAS VEGAS NV 89123

SHELLPOINT MORTGAGE SERVICING
PO BOX 740039
CINCINNATI OH 45274-0039



Payment Amount	
Payment Date	03/01/2019
Payment Amount	\$57,781.22
Please write clearly inside space provided	
Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
Total Amount Enclosed (Please do not send cash)	\$

Transaction Activity (01/18/2019 - 02/15/2019)			
Date	Description	Charges	Payments
01/18/2019	Insurance Refund	\$0.00	\$1,313.36
01/21/2019	Property Inspection Disbursement	\$13.00	\$0.00
02/07/2019	Regular Payment - (Due 6/1/2013)	\$0.00	\$708.60

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A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

Address, Phone, and Name Changes

Type of change (check all that apply)

☐ Address ☐ Phone ☐ Name** ☐ Email Address

****Please remember:**
Name changes require a signature and a copy of a legal document noting the new name. Examples of legal documents are marriage licenses and divorce decrees.

Your Account # _____ Social Security Number: _____

Old Borrower Name: _____ New Borrower Name: _____

Old Co-Borrower Name: _____ New Co-Borrower Name: _____

Borrower Signature: _____ Co-Borrower Signature: _____

New Mailing Address: _____

Understanding Your Monthly Mortgage Statement

The 2016 Mortgage Servicing Rule requires mortgage servicers to send modified periodic statements to consumers who have filed for bankruptcy. These rules go into effect in April 2018.



You will start to receive periodic mortgage statements from us. Borrowers in an active or discharged bankruptcy previously did not receive statements, unless requested, because it may be considered a violation of the bankruptcy stay.

The statement will provide you information tailored to the chapter of bankruptcy and/or status of the bankruptcy. It may include payment information, due dates, and/or important messages about the servicing of your loan. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If your bankruptcy requires you to send your regular monthly payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.

If you do not wish to receive periodic billing statements, you may request in writing that we cease sending periodic statements.

[illegible]

Bankruptcy Chapters 7, 11, & 15

Payment Amount	\$154.75
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Payment Amount - This box shows the total amount due to bring your loan current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

ESCROW (Taxes and Insurance)	\$0.00
Regular Monthly Payment	\$154.75

Regular Monthly Payment - This box shows the amount of your regular monthly payment. It does not reflect any past due amounts. This amount would be the amount due if no regular monthly payments were past due.

Fast Onpaid Payment	30.00
Total Payment Amount	\$154.75

Total Payment Amount - This box shows the total amount due to bring your loan current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

Bankruptcy Chapters 12 & 13

Payment Date	03/09/2018
Payment Amount	\$179.96

Payment Amount - This box shows the total amount due to bring your loan post-petition current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges. If your bankruptcy plan requires you to pay the Trustee the post-petition amount each month, this is the amount that the Trustee owes to bring the account current for post-petition payments.

Escrow (Taxes and Insurance)	\$0.00
Regular Monthly Payment	\$179.96
Total Fees and Charges	\$0.00

Regular Monthly Payment - This box shows the amount of your regular monthly payment. It does not reflect any past due amounts. This amount would be the amount due if no regular monthly payments were past due.

Past Unpaid Amount	\$0.00
Total Payment Amount	\$179.96

Total Payment Amount - This box shows the total amount due to bring your loan post-petition current. It reflects the regular monthly payment due plus all overdue payments, fees, and charges.

Current Balance	\$3,333.33
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Current Balance - This box shows the amount remaining toward all debt that was past due when you filed for bankruptcy. It may also include other allowed amounts on your mortgage loan. The Trustee is sending us the payments shown here. These are separate from your regular monthly payment.

[illegible]



Shellpoint

Mortgage Servicing
DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS
P.O. Box 619063 • Dallas, TX 75261-9063

8-811-06165-0000453-001-1-000-010-000-000



MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS NV 89117-7528



Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

Account Number	0568476861
Payment Date	04/01/2019
Payment Amount	\$58,615.64

Phone: 866-316-4706
Website: www.shellpointmtg.com

Explanation of Payment Amount

Principal	\$236.41
Interest	\$472.19
Escrow (Taxes and Insurance)	\$125.82
Regular Monthly Payment	\$834.42
Total Fees and Charges	\$155.00
Past Unpaid Payment	\$57,626.22
Total Payment Amount	\$58,615.64

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$352.68
Interest	\$0.00	\$1,064.52
Escrow	\$0.00	\$1,313.36
Fees/Late Charges	\$155.00	\$155.00
Total	\$155.00	\$2,885.56

Account Information

Outstanding Principal	\$127,477.60
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

Important Messages

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

Additional Messages

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at www.shellpointmtg.com or request a copy to be mailed to you by calling us at 866-316-4706.

Repayment options may be available to you. Call 866-316-4706 to discuss payment arrangements. Failure to act on this matter may result in us exercising our legal rights as permitted by the contract and applicable state laws.

For information about your payments, total amount due, and any additional payment history, see reverse side.

Account History

Recent Account History

- o Payment due 10/01/18: unpaid balance of \$53,470.12
- o Payment due 11/01/18: unpaid balance of \$869.17
- o Payment due 12/01/18: unpaid balance of \$869.17
- o Payment due 01/01/19: unpaid balance of \$869.17
- o Payment due 02/01/19: unpaid balance of \$869.17
- o Payment due 03/01/19: unpaid balance of \$834.42
- o Payment due 04/01/19: current payment due
- o **Total: \$58,615.64 unpaid amount that, if paid, would bring your loan current.**

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Detach and return with payment.



Mortgage Servicing
Loan Number: 0568476861
MELANI SCHULTE

Property Address:
1392 ECHO FALLS AVE
LAS VEGAS NV 89123

SHELLPOINT MORTGAGE SERVICING
PO BOX 740039
CINCINNATI OH 45274-0039



Payment Amount	
Payment Date	04/01/2019
Payment Amount	\$58,615.64
Please write clearly inside space provided	
Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
Total Amount Enclosed (Please do not send cash)	\$



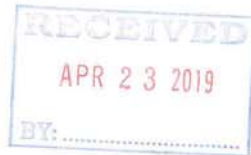
Mortgage Servicing

DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS
P.O. Box 619063 • Dallas, TX 75261-9063

0-811-06414-0000645-001-1-000-010-000-000



MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS NV 89117-7528



Account Number 0568476861
Payment Date 05/01/2019
Payment Amount \$58,395.86

Phone: 866-316-4706
Website: www.shellpointmtg.com

Explanation of Payment Amount

Principal	\$237.39
Interest	\$471.21
Escrow (Taxes and Insurance)	\$125.82
Regular Monthly Payment	\$834.42
Total Fees and Charges	\$363.00
Past Unpaid Payment	\$57,198.44
Total Payment Amount	\$58,395.86

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$355.62	\$708.30
Interest	\$1,061.58	\$2,126.10
Escrow	\$0.00	\$1,313.36
Fees/Late Charges	\$0.00	\$155.00
Total	\$1,417.20	\$4,302.76

Account Information

Outstanding Principal	\$127,121.98
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

Bankruptcy Message

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For information about your payments, total amount due, and any additional payment history, see reverse side.

Account History

Recent Account History

- o Payment due 11/01/18: unpaid balance of \$53,285.09
- o Payment due 12/01/18: unpaid balance of \$869.17
- o Payment due 01/01/19: unpaid balance of \$869.17
- o Payment due 02/01/19: unpaid balance of \$869.17
- o Payment due 03/01/19: unpaid balance of \$834.42
- o Payment due 04/01/19: unpaid balance of \$834.42
- o Payment due 05/01/19: current payment due

o Total: \$58,395.86 unpaid amount that, if paid, would bring your loan current.

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Detach and return with payment.



Mortgage Servicing
Loan Number: 0568476861
MELANI SCHULTE

Property Address:
1392 ECHO FALLS AVE
LAS VEGAS NV 89123

SHELLPOINT MORTGAGE SERVICING
PO BOX 740039
CINCINNATI OH 45274-0039



Payment Amount

Payment Date 05/01/2019
Payment Amount \$58,395.86

Please write clearly inside space provided

Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
Total Amount Enclosed	\$
(Please do not send cash)	

Transaction Activity (03/18/2019 - 04/16/2019)			
Date	Description	Charges	Payments
03/18/2019	Regular Payment - (Due 7/1/2013)	\$0.00	\$708.60
03/20/2019	Property Inspection Disbursement	\$13.00	\$0.00
04/05/2019	Attorney Cost Disbursement	\$350.00	\$0.00
04/09/2019	Regular Payment - (Due 8/1/2013)	\$0.00	\$708.60

Important Notice: NewRez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is not an attempt to collect a debt due to your bankruptcy filing. NewRez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us at the following address:

Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603

Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan Español al número 866-316-4706.

If you prefer to receive communication in a language other than English, please contact us at 866-316-4706 to speak with a translator in your preferred language about the servicing of your loan or a document you received.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

Address, Phone, and Name Changes

Type of change (check all that apply)

☐ Address ☐ Phone ☐ Name** ☐ Email Address

****Please remember:**
Name changes require a signature and a copy of a legal document noting the new name. Examples of legal documents are marriage licenses and divorce decrees.

Your Account # _____ Social Security Number: _____

Old Borrower Name: _____ New Borrower Name: _____

Old Co-Borrower Name: _____ New Co-Borrower Name: _____

Borrower Signature: _____ Co-Borrower Signature: _____

New Mailing Address: _____

Transaction Activity (02/16/2019 - 03/17/2019)

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
02/27/2019	BPO/Aprsl Cost Disbursement	\$155.00	\$0.00
02/27/2019	BPO/Aprsl Cost Payment	\$0.00	\$155.00

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Old Borrower Name: _____ New Borrower Name: _____

Old Co-Borrower Name: _____ New Co-Borrower Name: _____

Borrower Signature: _____ Co-Borrower Signature: _____

New Mailing Address: _____

New Phone Number: Day (____) ____-____ Evening (____) ____-____ Email Address _____



Mortgage Servicing

DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS
P.O. Box 619063 • Dallas, TX 75261-9063

5-811-06694-0001143-001-1-000-010-000-000



MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS NV 89117-7528



Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

Account Number	0568476861
Payment Date	06/01/2019
Payment Amount	\$58,521.68

Phone: 866-316-4706
Website: www.shellpointmtg.com

Explanation of Payment Amount

Principal	\$238.38
Interest	\$470.22
Escrow (Taxes and Insurance)	\$125.82
Regular Monthly Payment	\$834.42
Total Fees and Charges	\$0.00
Past Unpaid Payment	\$57,687.26
Total Payment Amount	\$58,521.68

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$178.93	\$887.23
Interest	\$529.67	\$2,655.77
Escrow	\$0.00	\$1,313.36
Fees/Late Charges	\$0.00	\$155.00
Total	\$708.60	\$5,011.36

Account Information

Outstanding Principal	\$126,943.05
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

Important Messages

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

Additional Messages

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at www.shellpointmtg.com or request a copy to be mailed to you by calling us at 866-316-4706.

Repayment options may be available to you. Call **866-316-4706** to discuss payment arrangements. Failure to act on this matter may result in us exercising our legal rights as permitted by the contract and applicable state laws.

For information about your payments, total amount due, and any additional payment history, see reverse side.

**** Account History ****

Recent Account History

- o Payment due 12/01/18: unpaid balance of \$53,445.66
- o Payment due 01/01/19: unpaid balance of \$869.17
- o Payment due 02/01/19: unpaid balance of \$869.17
- o Payment due 03/01/19: unpaid balance of \$834.42
- o Payment due 04/01/19: unpaid balance of \$834.42
- o Payment due 05/01/19: unpaid balance of \$834.42
- o Payment due 06/01/19: current payment due

o Total: \$58,521.68 unpaid amount that, if paid, would bring your loan current.

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Detach and return with payment.



Mortgage Servicing
Loan Number: 0568476861
MELANI SCHULTE

Property Address:
1392 ECHO FALLS AVE
LAS VEGAS NV 89123

SHELLPOINT MORTGAGE SERVICING
PO BOX 740039
CINCINNATI OH 45274-0039



Payment Amount	
Payment Date	06/01/2019
Payment Amount	\$58,521.68
Please write clearly inside space provided	
Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
Total Amount Enclosed	\$
(Please do not send cash)	



Mortgage Servicing

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P.O. Box 619063 • Dallas, TX 75261-9063

4-811-06945-0001156-001-1-000-010-000-000



MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS NV 89117-7528



Account Number	0568476861
Payment Date	07/01/2019
Payment Amount	\$58,647.50

Phone: 866-316-4706
Website: www.shellpointmtg.com

Explanation of Payment Amount

Principal	\$239.37
Interest	\$469.23
Escrow (Taxes and Insurance)	\$125.82
Regular Monthly Payment	\$834.42
Total Fees and Charges	\$125.00
Past Unpaid Payment	\$57,688.08
Total Payment Amount	\$58,647.50

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$179.67	\$1,066.90
Interest	\$528.93	\$3,184.70
Escrow	\$0.00	\$1,313.36
Fees/Late Charges	\$125.00	\$280.00
Total	\$833.60	\$5,844.96

Account Information

Outstanding Principal	\$126,763.38
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

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Important Messages

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Additional Messages

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For information about your payments, total amount due, and any additional payment history, see reverse side.

Account History

Recent Account History

- o Payment due 01/01/19: unpaid balance of \$53,606.23
- o Payment due 02/01/19: unpaid balance of \$869.17
- o Payment due 03/01/19: unpaid balance of \$834.42
- o Payment due 04/01/19: unpaid balance of \$834.42
- o Payment due 05/01/19: unpaid balance of \$834.42
- o Payment due 06/01/19: unpaid balance of \$834.42
- o Payment due 07/01/19: current payment due

o Total: \$58,647.50 unpaid amount that, if paid, would bring your loan current.

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Detach and return with payment.



Shellpoint

Mortgage Servicing
Loan Number: 0568476861
MELANI SCHULTE

Property Address:
1392 ECHO FALLS AVE
LAS VEGAS NV 89123

SHELLPOINT MORTGAGE SERVICING
PO BOX 740039
CINCINNATI OH 45274-0039



Payment Amount	
Payment Date	07/01/2019
Payment Amount	\$58,647.50
Please write clearly inside space provided	
Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
Total Amount Enclosed	\$
(Please do not send cash)	

Transaction Activity (05/18/2019 - 06/16/2019)			
Date	Description	Charges	Payments
05/27/2019	BPO/Aprsl Cost Disbursement	\$125.00	\$0.00
05/28/2019	BPO/Aprsl Cost Payment	\$0.00	\$125.00
06/07/2019	Regular Payment - (Due 10/1/2013)	\$0.00	\$708.60

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Address, Phone, and Name Changes

Type of change (check all that apply)

☐ Address ☐ Phone ☐ Name** ☐ Email Address

****Please remember:**

Name changes require a signature and a copy of a legal document noting the new name. Examples of legal documents are marriage licenses and divorce decrees.

Your Account # _____ Social Security Number: _____

Old Borrower Name: _____ New Borrower Name: _____

Old Co-Borrower Name: _____ New Co-Borrower Name: _____

Borrower Signature: _____ Co-Borrower Signature: _____

New Mailing Address: _____

New Phone Number: Day (____) ____-____ Evening (____) ____-____ Email Address _____

Transaction Activity (04/17/2019 - 05/17/2019)			
<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
05/07/2019	Regular Payment - (Due 9/1/2013)	\$0.00	\$708.60

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Type of change (check all that apply)

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Old Borrower Name: _____ New Borrower Name: _____

Old Co-Borrower Name: _____ New Co-Borrower Name: _____

Borrower Signature: _____ Co-Borrower Signature: _____

New Mailing Address: _____

New Phone Number: Day (____) ____-____ Evening (____) ____-____ Email Address _____



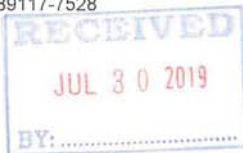
Mortgage Servicing

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P.O. Box 619063 • Dallas, TX 75261-9063

3-811-07313-0000737-001-1-000-010-000-000



MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS NV 89117-7528



Account Number 0568476861
Payment Date 08/01/2019
Payment Amount \$58,799.32

Phone: 866-316-4706
Website: www.shellpointmtg.com

Explanation of Payment Amount

Principal	\$240.37
Interest	\$468.23
Escrow (Taxes and Insurance)	\$125.82
Regular Monthly Payment	\$834.42
Total Fees and Charges	\$26.00
Past Unpaid Payment	\$57,938.90
Total Payment Amount	\$58,799.32

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$180.42	\$1,247.32
Interest	\$528.18	\$3,712.88
Escrow	\$0.00	\$1,313.36
Fees/Late Charges	\$0.00	\$280.00
Total	\$708.60	\$6,553.56

Account Information

Outstanding Principal	\$126,582.96
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

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Important Messages

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Additional Messages

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For information about your payments, total amount due, and any additional payment history, see reverse side.

Account History

Recent Account History

o Payment due 02/01/19: unpaid balance of \$53,792.80
o Payment due 03/01/19: unpaid balance of \$834.42
o Payment due 04/01/19: unpaid balance of \$834.42
o Payment due 05/01/19: unpaid balance of \$834.42
o Payment due 06/01/19: unpaid balance of \$834.42
o Payment due 07/01/19: unpaid balance of \$834.42
o Payment due 08/01/19: current payment due
o **Total: \$58,799.32 unpaid amount that, if paid, would bring your loan current.**

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Detach and return with payment.



Mortgage Servicing
Loan Number: 0568476861
MELANI SCHULTE

Property Address:
1392 ECHO FALLS AVE
LAS VEGAS NV 89123

SHELLPOINT MORTGAGE SERVICING
PO BOX 740039
CINCINNATI OH 45274-0039



Payment Amount

Payment Date 08/01/2019
Payment Amount \$58,799.32

Please write clearly inside space provided

Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
Total Amount Enclosed	\$

(Please do not send cash)



Case 09-29123-mkn Doc 1334-8

Entered 04/23/21 12:43:35 Page 21 of 36

Mortgage Servicing

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P.O. Box 619063 • Dallas, TX 75261-9063

7-811-07529-0000379-001-1-000-010-000-000



MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS NV 89117-7528



Account Number	0568476861
Payment Date	09/01/2019
Payment Amount	\$58,938.14

Phone: 866-316-4706
Website: www.shellpointmtg.com

Explanation of Payment Amount

Principal	\$241.37
Interest	\$467.23
Escrow (Taxes and Insurance)	\$125.82
Regular Monthly Payment	\$834.42
Total Fees and Charges	\$13.00
Past Unpaid Payment	\$58,090.72
Total Payment Amount	\$58,938.14

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$181.17	\$1,428.49
Interest	\$527.43	\$4,240.31
Escrow	\$0.00	\$1,313.36
Fees/Late Charges	\$0.00	\$280.00
Total	\$708.60	\$7,262.16

Account Information

Outstanding Principal	\$126,401.79
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

Bankruptcy Message

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****Account History******Recent Account History**

- o Payment due 03/01/19: unpaid balance of \$53,931.62
- o Payment due 04/01/19: unpaid balance of \$834.42
- o Payment due 05/01/19: unpaid balance of \$834.42
- o Payment due 06/01/19: unpaid balance of \$834.42
- o Payment due 07/01/19: unpaid balance of \$834.42
- o Payment due 08/01/19: unpaid balance of \$834.42
- o Payment due 09/01/19: current payment due
- o **Total: \$58,938.14 unpaid amount that, if paid, would bring your loan current.**

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Detach and return with payment.



Loan Number: 0568476861
MELANI SCHULTE

Property Address:
1392 ECHO FALLS AVE
LAS VEGAS NV 89123

SHELLPOINT MORTGAGE SERVICING
PO BOX 740039
CINCINNATI OH 45274-0039

**Payment Amount**

Payment Date	09/01/2019
Payment Amount	\$58,938.14

Please write clearly inside space provided

Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
Total Amount Enclosed (Please do not send cash)	\$

01000505607200002503260008344200083442056847686120901190916195

Transaction Activity (07/26/2019 - 08/17/2019)			
Date	Description	Charges	Payments
08/05/2019	County Tax Bill 1	\$396.86	\$0.00
08/09/2019	Regular Payment - (Due 12/1/2013)	\$0.00	\$708.60
08/16/2019	Property Inspection Disbursement	\$13.00	\$0.00

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Address, Phone, and Name Changes

Type of change (check all that apply)

☐ Address ☐ Phone ☐ Name** ☐ Email Address

****Please remember:**
Name changes require a signature and a copy of a legal document noting the new name. Examples of legal documents are marriage licenses and divorce decrees.

Your Account # _____ Social Security Number: _____

Old Borrower Name: _____ New Borrower Name: _____

Old Co-Borrower Name: _____ New Co-Borrower Name: _____

Borrower Signature: _____ Co-Borrower Signature: _____

New Mailing Address: _____

New Phone Number: Day () - Evening () - Email Address

Transaction Activity (06/17/2019 - 07/25/2019)			
Date	Description	Charges	Payments
06/18/2019	Property Inspection Disbursement	\$13.00	\$0.00
07/08/2019	Regular Payment - (Due 11/1/2013)	\$0.00	\$708.60
07/24/2019	Property Inspection Disbursement	\$13.00	\$0.00

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Type of change (check all that apply)

☐ Address ☐ Phone ☐ Name** ☐ Email Address

****Please remember:**
Name changes require a signature and a copy of a legal document noting the new name. Examples of legal documents are marriage licenses and divorce decrees.

Your Account # _____ Social Security Number: _____

Old Borrower Name: _____ New Borrower Name: _____

Old Co-Borrower Name: _____ New Co-Borrower Name: _____

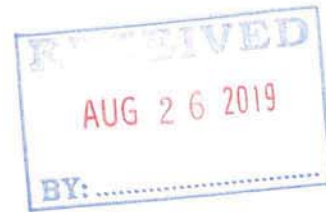
Borrower Signature: _____ Co-Borrower Signature: _____

New Mailing Address: _____

New Phone Number: Day / Evening / Email Address

Edor

SHELLPOINT MORTGAGE SERVICING
PO BOX 7050
TROY MI 48007-7050



MELANI SCHULTE
9811 W CHARLESTON BLVD
STE 2-351
LAS VEGAS NV 89117-7528





August 21, 2019

Melani Schulte
9811 W CHARLESTON BLVD
STE 2-351
LAS VEGAS, NV 89117-7528

Subject: **Please provide insurance information for:**
Property Address: 1392 ECHO FALLS AVE
LAS VEGAS, NV 89123 0000
Loan Number: 0568476861

Dear Melani Schulte :

Our records show that your hazard insurance expired and we do not have evidence that you have obtained new coverage. **Because hazard insurance is required on your property, we plan to buy insurance for your property.** You must pay us for any period during which the insurance we buy is in effect but you do not have insurance.

You should immediately provide us with your insurance information. We urge you to contact your insurance agent or company and have them provide us with current evidence of hazard insurance for your property referenced above in the form of your current insurance policy declarations page. This information must be provided in writing and can be faxed to our Insurance Department at (248) 878-2370 or provided by email to insdocs@shellpointmtg.com. TTY Service is available by contacting 711. You may also submit your insurance policy online at <https://www.ExpressInsuranceInfo.com/2919836>, or mail it to the following address:

Shellpoint Mortgage Servicing
ISAOA / ATIMA
PO Box 7050
Troy, MI 48007-7050

The insurance we buy:

- **May be significantly more expensive than the insurance you can buy yourself.**
- **May not provide as much coverage as an insurance policy you buy yourself.**





If you have any questions, please contact us at (877) 491-7277.

Please review additional information provided in the same transmittal.

Sincerely,

Shellpoint Mortgage Servicing
Insurance Department

Phone: (877) 491-7277
Fax: (248) 878-2370
Email: insdocs@shellpointmtg.com





PO Box 7050 Troy MI 48007-7050

Loan Number: 0568476861

SUPPLEMENTAL INFORMATION

Shellpoint Mortgage Servicing is a debt collector. This letter is an attempt to collect a debt and any information obtained will be used for that purpose. To the extent that your obligation has been discharged or is subject to an automatic stay of bankruptcy this notice is for compliance and informational purposes only and does not constitute a demand for payment or any attempt to collect such obligation.

Please be aware of your obligation to maintain hazard insurance on the property referenced on the first page of this letter that secures your federally related mortgage. We may obtain insurance coverage at your expense if you do not provide documentation of your existing coverage in a timely manner. The insurance cost may be significantly higher than the cost of insurance you can buy yourself. The insurance we purchase may only protect Shellpoint's interest and not your interest.

If you desire to maintain your voluntary insurance policy, we can advance the premium due from your escrow account if you: (a) accept the offer of the escrow account; (b) provide a copy of the invoice from your insurance company (c) agree in writing to reimburse the escrow advances through regular escrow payments (d) agree to escrow for the repayment of the advanced premium and to pay for future premiums necessary to maintain the required policy; and (e) agree that we will manage the escrow account in accordance with the loan documents and with state and federal law.





PO Box 7050 Troy MI 48007-7050

ELFOR

September 6, 2019

Melani Schulte
9811 W CHARLESTON BLVD
STE 2-351
LAS VEGAS, NV 89117-7528



Subject: **Regarding hazard insurance information for:**
Property Address: 1392 ECHO FALLS AVE
LAS VEGAS, NV 89123 0000
Loan Number: 0568476861

Dear Melani Schulte :

The lender-placed insurance we purchased for your property is cancelled effective August 14, 2019 for one of the reasons stated below:

- Adequate insurance coverage was provided. If this cancellation results in a lapse of coverage, you may be charged an additional premium. If there was no lapse in coverage, you will not be billed or the amount previously paid will be returned to your account in full.
- Your mortgage loan is paid in full. Please note that you no longer have insurance coverage through Shellpoint Mortgage Servicing. Please contact your insurance agent and obtain a policy to protect your interest.
- Servicing of your mortgage was transferred to another lender. Please contact your new servicer as they will be placing coverage with their carrier to protect your mutual interest.

If you have any questions, please contact us at (877) 491-7277. Your call may be monitored for quality assurance.

Sincerely,

Shellpoint Mortgage Servicing
Insurance Department

Phone: (877) 491-7277
Fax: (248) 878-2370
Email: insdocs@shellpointmtg.com

CANCEL

TTY Service is available by contacting 711

v.01/01/2017





Mortgage Servicing

DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS
P.O. Box 619063 • Dallas, TX 75261-9063

5-811-07799-0000383-001-1-000-010-000-000



MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS NV 89117-7528

MORTGAGE STATEMENT

Account Number 0568476861
Payment Date 10/01/2019
Payment Amount \$59,063.96

Phone: 866-316-4706
Website: www.shellpointmtg.com

Explanation of Payment Amount

Principal	\$242.38
Interest	\$466.22
Escrow (Taxes and Insurance)	\$125.82
Regular Monthly Payment	\$834.42
Total Fees and Charges	\$0.00
Past Unpaid Payment	\$58,229.54
Total Payment Amount	\$59,063.96

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$181.93	\$1,610.42
Interest	\$526.67	\$4,766.98
Escrow	\$0.00	\$1,313.36
Fees/Late Charges	\$0.00	\$280.00
Total	\$708.60	\$7,970.76

Account Information

Outstanding Principal	\$126,219.86
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

Important Messages

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

Additional Messages

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at www.shellpointmtg.com or request a copy to be mailed to you by calling us at 866-316-4706.

Repayment options may be available to you. Call **866-316-4706** to discuss payment arrangements. Failure to act on this matter may result in us exercising our legal rights as permitted by the contract and applicable state laws.

For information about your payments, total amount due, and any additional payment history, see reverse side.

Account History

Recent Account History

- o Payment due 04/01/19: unpaid balance of \$54,057.44
- o Payment due 05/01/19: unpaid balance of \$834.42
- o Payment due 06/01/19: unpaid balance of \$834.42
- o Payment due 07/01/19: unpaid balance of \$834.42
- o Payment due 08/01/19: unpaid balance of \$834.42
- o Payment due 09/01/19: unpaid balance of \$834.42
- o Payment due 10/01/19: current payment due
- o **Total: \$59,063.96 unpaid amount that, if paid, would bring your loan current.**

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Detach and return with payment.



Mortgage Servicing
Loan Number: 0568476861
MELANI SCHULTE

Property Address:
1392 ECHO FALLS AVE
LAS VEGAS NV 89123

SHELLPOINT MORTGAGE SERVICING
PO BOX 740039
CINCINNATI OH 45274-0039



Payment Amount

Payment Date 10/01/2019
Payment Amount \$59,063.96

Please write clearly inside space provided

Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
Total Amount Enclosed	\$

(Please do not send cash)

Transaction Activity (08/18/2019 - 09/16/2019)

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
09/10/2019	Regular Payment - (Due 1/1/2014)	\$0.00	\$708.60

Important Notice: NewRez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is not an attempt to collect a debt due to your bankruptcy filing. NewRez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us at the following address:

Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603

Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan Español al número 866-316-4706.

If you prefer to receive communication in a language other than English, please contact us at 866-316-4706 to speak with a translator in your preferred language about the servicing of your loan or a document you received.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

Address, Phone, and Name Changes

Type of change (check all that apply)

☐ Address ☐ Phone ☐ Name** ☐ Email Address

****Please remember:**
Name changes require a signature and a copy of a legal document noting the new name. Examples of legal documents are marriage licenses and divorce decrees.

Your Account # _____ Social Security Number: _____

Old Borrower Name: _____ New Borrower Name: _____

Old Co-Borrower Name: _____ New Co-Borrower Name: _____

Borrower Signature: _____ Co-Borrower Signature: _____

New Mailing Address: _____

New Phone Number: Day () - Evening () - Email Address _____

Shellpoint
Mortgage Servicing
DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS
P.O. Box 619063 • Dallas, TX 75261-9063

6-811-08113-0000363-001-1-000-010-000-000



MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS NV 89117-7528

OCT 24 2019

MORTGAGE STATEMENT
Account Number 0568476861
Payment Date 11/01/2019
Payment Amount \$60,185.31

Phone: 866-316-4706
Website: www.shellpointmtg.com

Explanation of Payment Amount

Principal	\$243.39
Interest	\$465.21
Escrow (Taxes and Insurance)	\$131.85
Regular Monthly Payment	\$840.45
Total Fees and Charges	\$989.50
Past Unpaid Payment	\$58,355.36
Total Payment Amount	\$60,185.31

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$182.68	\$1,793.10
Interest	\$525.92	\$5,292.90
Escrow	\$0.00	\$1,313.36
Fees/Late Charges	\$0.00	\$280.00
Total	\$708.60	\$8,679.36

Account Information

Outstanding Principal	\$126,037.18
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

Important Messages

Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

Additional Messages

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at www.shellpointmtg.com or request a copy to be mailed to you by calling us at 866-316-4706.

Repayment options may be available to you. Call 866-316-4706 to discuss payment arrangements. Failure to act on this matter may result in us exercising our legal rights as permitted by the contract and applicable state laws.

For information about your payments, total amount due, and any additional payment history, see reverse side.

Account History

Recent Account History

- o Payment due 05/01/19: unpaid balance of \$55,172.76
- o Payment due 06/01/19: unpaid balance of \$834.42
- o Payment due 07/01/19: unpaid balance of \$834.42
- o Payment due 08/01/19: unpaid balance of \$834.42
- o Payment due 09/01/19: unpaid balance of \$834.42
- o Payment due 10/01/19: unpaid balance of \$834.42
- o Payment due 11/01/19: current payment due
- o **Total: \$60,185.31 unpaid amount that, if paid, would bring your loan current.**

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Detach and return with payment.



Mortgage Servicing
Loan Number: 0568476861
MELANI SCHULTE

Property Address:
1392 ECHO FALLS AVE
LAS VEGAS NV 89123

SHELLPOINT MORTGAGE SERVICING
PO BOX 740039
CINCINNATI OH 45274-0039



Payment Amount	
Payment Date	11/01/2019
Payment Amount	\$60,185.31
Please write clearly inside space provided	
Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
Total Amount Enclosed (Please do not send cash)	\$

01000504148700002521350008404500084045056847686121101191116194

Transaction Activity (09/17/2019 - 10/17/2019)

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
3/18/2019	Property Inspection Disbursement	\$13.00	\$0.00
3/19/2019	BPO/Aprsl Cost Disbursement	\$95.00	\$0.00
3/24/2019	County Tax Bill 2	\$395.12	\$0.00
3/07/2019	BK Costs Disbursement	\$881.50	\$0.00
3/08/2019	Regular Payment - (Due 2/1/2014)	\$0.00	\$708.60

Important Notice: NewRez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is not an attempt to collect a debt due to your bankruptcy filing. NewRez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us at the following address:

Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603

Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan Español al número 866-316-4706.

If you prefer to receive communication in a language other than English, please contact us at 866-316-4706 to speak with a translator in your preferred language about the servicing of your loan or a document you received.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

Address, Phone, and Name Changes

Type of change (check all that apply)

☐ Address ☐ Phone ☐ Name** ☐ Email Address

Your Account # _____ Social Security Number: _____

Old Borrower Name: _____ New Borrower Name: _____

Old Co-Borrower Name: _____ New Co-Borrower Name: _____

Borrower Signature: _____ Co-Borrower Signature: _____

New Mailing Address: _____

****Please remember:**
Name changes require a signature and a copy of a legal document noting the new name. Examples of legal documents are marriage licenses and divorce decrees.

Email Address

**Mortgage Servicing**DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS
P.O. Box 619063 • Dallas, TX 75261-9063

4-811-08423-0000360-001-1-000-010-000-000

MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS NV 89117-7528

Account Number	0568476861
Payment Date	12/01/2019
Payment Amount	\$60,317.16

Phone: 866-316-4706
Website: www.shellpointmtg.com**Explanation of Payment Amount**

Principal	\$244.40
Interest	\$464.20
Escrow (Taxes and Insurance)	\$131.85
Regular Monthly Payment	\$840.45
Total Fees and Charges	\$0.00
Past Unpaid Payment	\$59,476.71
Total Payment Amount	\$60,317.16

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$183.45	\$1,976.55
Interest	\$525.15	\$5,818.05
Escrow	\$0.00	\$1,313.36
Fees/Late Charges	\$0.00	\$280.00
Total	\$708.60	\$9,387.96

Account Information

Outstanding Principal	\$125,853.73
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

Important Messages***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.**Additional Messages**

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at www.shellpointmtg.com or request a copy to be mailed to you by calling us at 866-316-4706.

Repayment options may be available to you. Call 866-316-4706 to discuss payment arrangements. Failure to act on this matter may result in us exercising our legal rights as permitted by the contract and applicable state laws.

For information about your payments, total amount due, and any additional payment history, see reverse side.

**** Account History ******Recent Account History**

- o Payment due 06/01/19: unpaid balance of \$55,298.58
- o Payment due 07/01/19: unpaid balance of \$834.42
- o Payment due 08/01/19: unpaid balance of \$834.42
- o Payment due 09/01/19: unpaid balance of \$834.42
- o Payment due 10/01/19: unpaid balance of \$834.42
- o Payment due 11/01/19: unpaid balance of \$840.45
- o Payment due 12/01/19: current payment due

o Total: \$60,317.16 unpaid amount that, if paid, would bring your loan current.

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Detach and return with payment.

Mortgage Servicing
Loan Number: 0568476861
MELANI SCHULTEProperty Address:
1392 ECHO FALLS AVE
LAS VEGAS NV 89123SHELLPOINT MORTGAGE SERVICING
PO BOX 740039
CINCINNATI OH 45274-0039**Payment Amount**

Payment Date	12/01/2019
Payment Amount	\$60,317.16

Please write clearly inside space provided

Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
Total Amount Enclosed	\$

(Please do not send cash)

Transaction Activity (10/18/2019 - 11/16/2019)			
Date	Description	Charges	Payments
11/12/2019	Regular Payment - (Due 3/1/2014)	\$0.00	\$708.60

Important Notice: NewRez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is not an attempt to collect a debt due to your bankruptcy filing. NewRez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us at the following address:

Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603

Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan Español al número 866-316-4706.

If you prefer to receive communication in a language other than English, please contact us at 866-316-4706 to speak with a translator in your preferred language about the servicing of your loan or a document you received.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

Address, Phone, and Name Changes

Type of change (check all that apply)

☐ Address ☐ Phone ☐ Name** ☐ Email Address

Your Account # _____ Social Security Number: _____

Old Borrower Name: _____ New Borrower Name: _____

Old Co-Borrower Name: _____ New Co-Borrower Name: _____

Borrower Signature: _____ Co-Borrower Signature: _____

New Mailing Address: _____

**Please remember:
Name changes require a signature and a copy of a legal document noting the new name. Examples of legal documents are marriage licenses and divorce decrees.



DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS
P.O. Box 619063 • Dallas, TX 75261-9063

1-811-08769-0000349-001-1-000-010-000-000



MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS NV 89117-7528

RECEIVED

JAN 02 2020

BY:

Account Number 0568476861
Payment Date 01/01/2020
Payment Amount \$60,462.01

Phone: 866-316-4706
Website: www.shellpointmtg.com

Explanation of Payment Amount

Principal	\$245.42
Interest	\$463.18
Escrow (Taxes and Insurance)	\$131.85
Regular Monthly Payment	\$840.45
Total Fees and Charges	\$13.00
Past Unpaid Payment	\$59,608.56
Total Payment Amount	\$60,462.01

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$184.21	\$2,160.76
Interest	\$524.39	\$6,342.44
Escrow	\$0.00	\$1,313.36
Fees/Late Charges	\$0.00	\$280.00
Total	\$708.60	\$10,096.56

Account Information

Outstanding Principal	\$125,669.52
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	1392 ECHO FALLS AVE LAS VEGAS NV 89123

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

Important Messages

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

Additional Messages

Note: If the pre-petition arrearage amount is being disputed, or has not yet been determined by us, this statement may include an unresolved amount of the pre-petition arrearage.

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at www.shellpointmtg.com or request a copy to be mailed to you by calling us at 866-316-4706.

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For information about your payments, total amount due, and any additional payment history, see reverse side.

Account History

Recent Account History

- o Payment due 07/01/19: unpaid balance of \$55,437.40
- o Payment due 08/01/19: unpaid balance of \$834.42
- o Payment due 09/01/19: unpaid balance of \$834.42
- o Payment due 10/01/19: unpaid balance of \$834.42
- o Payment due 11/01/19: unpaid balance of \$840.45
- o Payment due 12/01/19: unpaid balance of \$840.45
- o Payment due 01/01/20: current payment due

o Total: \$60,462.01 unpaid amount that, if paid, would bring your loan current.

If You Are Experiencing Difficulty: Please refer to the back of this statement for additional messages about mortgage counseling and assistance.

Detach and return with payment.

Shellpoint
Mortgage Servicing
Loan Number: 0568476861
MELANI SCHULTE

Property Address:
1392 ECHO FALLS AVE
LAS VEGAS NV 89123

SHELLPOINT MORTGAGE SERVICING
PO BOX 740039
CINCINNATI OH 45274-0039



Payment Amount

Payment Date 01/01/2020
Payment Amount \$60,462.01

Please write clearly inside space provided

Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
Total Amount Enclosed	\$

(Please do not send cash)

Transaction Activity (11/17/2019 - 12/17/2019)

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
11/20/2019	Property Inspection Disbursement	\$13.00	\$0.00
12/06/2019	Regular Payment - (Due 4/1/2014)	\$0.00	\$708.60

Important Notice: NewRez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is not an attempt to collect a debt due to your bankruptcy filing. NewRez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.

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Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603

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Address, Phone, and Name Changes

****Please remember:**
Name changes require a signature and a copy of a legal document noting the new name. Examples of legal documents are marriage licenses and divorce decrees.

Type of change (check all that apply)

☐ Address ☐ Phone ☐ Name** ☐ Email Address

Your Account # _____ Social Security Number: _____

Old Borrower Name: _____ New Borrower Name: _____

Old Co-Borrower Name: _____ New Co-Borrower Name: _____

Borrower Signature: _____ Co-Borrower Signature: _____

New Mailing Address: _____

New Phone Number: Day () - - - - - Evening () - - - - - Email Address _____